

## ABSTRACT OF THE DISCLOSURE

A moisture-permeable waterproof fabric includes a base fabric, a moisture-permeable resin layer formed on one side of the base fabric and having a non-porous urethane resin film, and a surface protective resin applied in a dry mass of 0.5 to 10 g/m<sup>2</sup> on the moisture-permeable resin layer. The surface protective resin contains a hydrophilic urethane resin whose coefficient of moisture absorption is 40% or more at 30 °C and 90% of relative humidity as a main component, and organic fine particles excellent in moisture-absorbing/ releasing property and heat-generating property by moisture absorption.